

## CLAIMS

We claim:

1. A process for generating correspondence documents customized for the recipient, the process comprising:

5       designing one or more document templates by defining certain static and variable sections;

          defining security levels for accessing and generating said documents and for reviewing and sending out said documents;

          defining one or more users;

10       making said documents available to users;

          determining security level authorizations for said users;

          having said user select an information key; and

          generating said document.

2. The process of claim 1 wherein said process further includes the step of forwarding said  
15   document along a workflow routing defined in said designing step.

3. The process of claim 2 wherein said process further includes the step of sending said document to a recipient.

4. The process of claim 3 wherein said sections are one or more of the following: user ad hoc input sections, static sections and variable sections dependent based upon inherent logic  
20   defined in said designing step or sections dependent on user input.

5. The process of claim 3 wherein said process further includes the step of archiving said document and updating any of said databases from which data was provided for said document.

6. The process of claim 3 wherein said having and generating steps are made available to users via the Internet.
7. The process of claim 3 wherein said having and generating steps are made available to users using client computers receiving data from a server.
- 5 8. The process of claim 3 wherein said security level authorizations are provided from third party software which said users have used to log in to their computers.
9. The process of claim 8 wherein said generating step further comprises exporting the document data results in XML.
10. The process of claim 4 wherein said variable sections are dependent on data supplied to the process from a third party data source.
11. The process of claim 3 wherein said information key is a document type or customer identification information.
12. The process of claim 2 wherein said process also includes the steps of reviewing and sending the generated document.
- 15 13. A computer-readable medium containing instructions for controlling a computer system to generate document correspondence customized to the final recipient, by a method comprising:
- designing one or more document templates by defining certain static and variable sections;
- defining security levels for accessing and generating said documents and for reviewing and sending out said documents;
- 20       defining one or more users;
- making said documents available to users;
- determining security level authorizations for said users;
- having said user select an information key; and

generating said document.

14. An apparatus for generating document correspondence customized to the final recipient, the apparatus comprising:

5 means for designing the document templates by defining certain static and variable sections and defining security levels for said documents and for said sections within said documents;

means for storing said designed documents

means for determining the security level authorizations for said end users;

10 means for making said designed documents available to end users based on said security level authorizations within a grouping of said documents;

means for generating, reviewing and sending said document.

15. The apparatus of claim 14 wherein said grouping of said documents is a software program that controls the format and access to said documents.

16. The apparatus of claim 14 wherein said means for storing said documents is a server 15 computer and said means for making said designed documents available to end users is a client computer that receives said documents from said server computer.

17. The apparatus of claim 14 wherein said means for storing said documents is a server computer and said means for making said designed documents available to end users is a web browser client that receives said documents from said server computer.

20 18. The apparatus of claim 14 wherein said means for determining the security level clearances for said end users is a security access code input by said end user.

19. The apparatus of claim 15 wherein said means for determining the security level clearances for said end users is a security access code provided to said software program from the security level of a third party software program.

20. The apparatus of claim 14 wherein said means for sending said document include one of the following group: mail service, facsimile or electronic mail.